

*Pastors, priests, reverends, fathers
bishops, spiritual leaders!*

\$ HELP!!! \$



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bishops, spiritual leaders!*



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*In memory of
Byron C. Dale
1940-2020*

*Money Expert
Freedom Fighter
Unsung Hero*



“Father, be with the reader through this writing that asks for help from pastors, priests, bishops, reverends and other spiritual leaders. Bless these words that they might have impact and effectiveness so to move these leaders to action that will result in a positive and obvious change in the way we think and live; the way that is pleasing to you and to your glory! Father, we.....



You, the pastor, priest, bishop or reverend. Please help! If you are one who will need more than facts and common sense to see what this writing attempts to convey, **Biblical references** have been included for reinforcement.

“Stand fast therefore in liberty where with Christ has made us Free, and be not entangled again with the yoke of bondage.”

Galatians 5:1

Contrary to God's instruction, His people are in bondage; debt bondage. Please read, understand and start speaking in opposition to this bondage and its destructive consequences resulting from the creation of all money as unpayable interest-bearing loans! Help expose and change this destructive system! You're privileged to speak to many on a regular basis. Where are YOU, the pastor, priest, reverend, father, bishop or other 'spiritual leader' on debt, bondage and freedom?

In the beginning (Genesis 1) God created the heavens and the earth. He said it was "very good." 3 times, between "In the beginning" and "very good," God imparted the attribute "multiply" or "increase" to His Creation. Find one place in the universe where this attribute is not true. Find one attribute of the universe that belies the Creation record so that it should have been recorded as, "God created the heavens and the earth with shortages...and it was very good." God also said in Genesis 1, "Be fruitful and increase...fill the earth...subdue it...rule over it..." His message, indeed, His command, is clear. God created the universe for our benefit. We are to manage it responsibly. God did NOT say, "Subdue and rule over your neighbor," or "Grab all you can because I didn't create enough for everyone."

God created us to be Free; the same God who, in 6 days, with his effort and resources, made all of Creation. He said it was 'very good.' He had no debt, mortgage or obligation to perform for another. Those with eyes to see, will recognize this as an example we were intended to follow; the way to live freely in a Creation designed to exist in eternal balance.

Debt leads to death and therefore is likened unto sin.

"For the wages of sin is death, but the free gift of God is eternal life in Christ Jesus our Lord."

Romans 6:23

God created no money or general medium of exchange in the Garden. Man could only use or trade that which they tended to and produced. No debt existed. They were economically free; debt free and simply free, as God intended.

Money is a man-made concept. Like other things man produces with his labor and raw resources, money must also be produced. To function properly, it should then be traded, spent or paid into circulation **representing that produced that everyone benefits from equally** and with no debt to anyone, like a **principle** of the Garden.

Wanting to be free people, and needing a general medium of exchange, Americans, knowingly or not, implemented the Creator's example of production and debt-free trade through law, called the **1792 Coinage Act**. First, the people did something (were fruitful). They produced metal and brought it to the Mint. This is not to say we need to use gold or silver for money but rather the **PRINCIPLE** of Free coinage. Dutifully, the Mint weighed, assayed and stamped the metal into coins **free of charge**. This 'monetized' the people's production, created money, as a debt-free representation of their production. The citizens controlled the money supply which increased with the increase in their production of that which everyone benefitted from equally. When the new money was spent into circulation, everyone could buy, sell and save without having to be in debt or in bondage to the beast. This **principle** was in line with the Freedom our Lord intended for us. It was, and is, a 'very good' **principle**. There does not need to be debt for money to exist.

SECOND CONGRESS. Sess. I. Ch. 14, 15,16. 1792.

Sec. 14. And be it further enacted, That it shall be lawful for any person or persons to bring to the said mint gold and silver bullion, in order to their being coined; and that the bullion so brought shall be there assayed and coined as speedily as maybe after the receipt thereof, and that free of expense to the person or persons by whom the same shall have been brought.

April 2, 1792.

CHAP. XVI.—*An Act establishing a Mint, and regulating the Coins of the United States.*(a)

Mint established at the seat of government.

SECTION 1. *Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, and it is hereby enacted and declared,* That a mint for the purpose of a national coinage be, and the same is established; to be situate and carried on at the seat of the government of the United States, for the time being: And that for the well conducting of the business of the said mint, there shall be the following officers and persons, namely,—a Director, an Assayer, a Chief Coiner, an Engraver, a Treasurer.

Director to employ workmen, &c.

SEC. 2. *And be it further enacted,* That the Director of the mint shall employ as many clerks, workmen and servants, as he shall from time to time find necessary, subject to the approbation of the President of the United States.

SEC. 14. *And be it further enacted,* That it shall be lawful for any person or persons to bring to the said mint gold and silver bullion, in order to their being coined; and that the bullion so brought shall be there assayed and coined as speedily as may be after the receipt thereof, and that free of expense to the person or persons by whom the same shall have been brought. And as soon as the said bullion shall have been coined, the person or persons by whom the same shall have been delivered, shall upon demand receive in lieu thereof coins of the same species of bullion which shall have been so delivered, weight for weight, of the pure gold or pure silver therein contained: *Provided nevertheless,* That it shall be at the mutual option of the party or parties bringing such bullion, and of the director of the said mint, to make an immediate exchange of coins for standard bullion, with a deduction of one half per cent. from the weight of the pure gold, or pure silver contained in the said bullion, as an indemnification to the mint for the time which will necessarily be required for coining the said bullion, and for the advance which shall have been so made in coins. And it shall be

Persons may bring gold and silver bullion, to be coined free of expense;

Act of April 24, 1800, ch. 34. how the director may exchange coins therefor, deducting half per cent.

Duty of Sec.

Since 1792, over 141 years, the debt free principle was slowly changed. Congress passed bad laws in 1853, 1863, 1873, 1913 and 1933 resulting in a final unlawful transfer of its authority to 'coin' money, to the banking industry which changed the principle to debt; creating and still creating all money as unpayable interest-bearing debt to government, business and individuals as profits to the banks when they make loans to borrowers who must go into debt to them for money to exist. We're now forced into debt servitude to and for the personal profit of people who have nothing and produce nothing except **DECEIT, DEBT** and its **CONSEQUENCES**.

Are YOU, the pastor, priest, reverend, father bishop or other 'spiritual leader' teaching this? Where are YOU?



*“For the time is come that judgment
must begin at the house of God”*

1 Peter 4:17

In this, Peter reminds the church, that was not doing its job, but believed that it was, that nobody escapes God’s judgement. Revelation talks about the 7 churches that God exposed, judged and told to change or else. This reminder applies to the modern church to get with the program or face God. Today, the church has become complacent and self-serving. Under Biblical law one could lend to a foreigner and put them in debt. Under Christ, who fulfilled the law, there is to be no debt. Owe no man anything. Forgive us our debts. Freely give and you have received. Do not become slaves of men. Under Christ, it is unthinkable to be in debt while serving Him and each other as the law was fulfilled in Christ.

Since the debt free **principle** was changed, **loan principal debt** is what we are forced to use for money. It is only created when we go into debt to a bank; when it makes a loan to you, me, we or our government.



DEPARTMENT OF THE TREASURY
WASHINGTON

March 10, 1993

Mr. Gregory K. Soderberg
2410 4th Drive, SW
Austin, MN 55912

Dear Mr. Soderberg:

This is in response to your letter of March 1 in which you asked a number of questions about money.

I believe that the following information responds to your questions:

The Board of Governors of the Federal Reserve System has the responsibility for determining United States monetary policy. With the assistance of the twelve Federal Reserve Banks, the Board manages the Nation's money supply. Since our economy has grown between 1913 when the Federal Reserve System was founded and the present, this ordinarily means that the Board determines the rate of increase in the money supply.

When the economy grows there are more economic transactions, and more money is needed to pay for them. If the Board were to decrease the money supply during a period of economic growth, it could stop the growth. Of course, if the Board increases the money supply too rapidly, it can cause inflation.

If the money supply is to be increased, money must be created. The Federal Reserve Board (or "the Fed" as it is often called) has several ways of allowing money to be created, but the actual creation of money always involves the extension of credit by private commercial banks.

“The actual creation of money ALWAYS involves the extension of credit by private commercial banks.” Source: U.S. Treasury

Loan principal is the **numbers** bank people create on their computer and put in your checking account when you get a loan and go into debt to them. **1-5-3-7-9-10-100-6000..**

“The bank simply makes book entries for its loan customers saying, you have a deposit with us.” Source: U.S. Treasury



DEPARTMENT OF THE TREASURY
WASHINGTON

A private commercial bank which has just received extra reserves from the Fed (by borrowing reserves for example) can make roughly six dollars in loans for every one dollar in reserves it obtains from the Fed. How does it get six dollars from one dollar? It simply makes book entries for its loan customers saying "you have a deposit of six dollars with us." Why does this work - how can the bank pay

When you write checks against the new ‘numbers’, your new loan ‘principal’, you put new money into circulation that never existed before. This money only exists while it’s OWED.

“Money is created when loans are issued and debts incurred. Money is extinguished when loans are repaid. A loan from a bank creates a deposit which the borrower may draw upon for the payment of obligations. The payee is the new holder of the new money.”

Source: John B. Henderson, Sr Specialist Price Econ., CRS Report 1983 * Ref. Pg 29

The unpayable obligation and consequences that debt money produces has, at least, brought tyranny, contention, deceit and destruction into Creation and onto God’s people.

In 1933, Exec. Order 6102 ended debt-free money. America finally joined the world to become bond servants of men, forced into debt servitude to and for the personal profit of people who do nothing and create nothing **EXCEPT DEBT** and its destructive consequences. We could no longer buy, sell or trade without being in debt or using the loan principal debt someone else was in debt for. This is Not Justice. Not Freedom. Not America. Not God’s way.

Churches like **loan principal**. Your church, like every other, is always asking or looking for more money. You don't know, or, you pretend to not know, that someone must be in 'debt bondage' before money or 'contributions' are possible. Like your church, most don't seem to know or care that these donations to God's work are evidence of someone's indebtedness. Look at the currency! It says '**NOTE**' right on it. Why don't churches that need money just get a loan and go into debt too? Church contributions are 'tax deductible', a benefit reserved for 501c(3) entities registered with and licensed to do business according to state law, not God's law. Is the fear of losing 'tax exempt' status one of parishioner loss? What reason keeps you from speaking against our debt-bondage reality? You didn't know? What's the reason?



Many '*spiritual leaders*' refer to the money that we use to '*help*' others as a '*blessing*' or '*gift from God.*' Without God's children being in debt there would be **no loan principal** to put in the collection plate; no **loan principal** to help do '*God's work.*' Money can't truly do God's work when someone must be in debt for it. Debt is not a '*blessing*' nor '*God's gift.*' God hates debt. Yet, you, other pastors, fathers, reverends and priests continue to appeal for more **loan principal** and, when exposed to the truth, do not speak of this debt servitude that repulses the very God they profess to believe in, worship and serve. You act cowardly, afraid of the truth, or perhaps you're afraid of **other men, plain and simple**. **God is all powerful but apparently not powerful enough to protect you in this fight for Freedom?** Except for debt bondage, you preach about all kinds of sin that we must stop doing. Perhaps many, because they don't understand the real consequences of a perpetual ongoing obligation to **unpayable interest-bearing debt**, will dismiss the subject as not a big deal. For example. I was told that on Sunday, October 3, 2021 that one John MacArthur was heard to say, "*..our job is not to change money but to exit the world and preach the gospel only.*" Translation? Do nothing. Say nothing

about money, debt or bondage. The present world is condemned. We can't fix it. We can only wait for Jesus. Really? God never told us to oppose evil; never instructed us to live in a certain manner, or to 'do'? A 'pretender' or 'coward' stands behind MacArthur's statement.

It stands to reason that with all money being created as **loan principal**, we are forced into debt servitude made worse by the only thing to pay interest with—other **loan principal**. Since interest payments do not extinguish money, the debt must constantly grow on the existing **loan principal** used to pay the interest.

“Money for paying interest on borrowed money comes from the same source other money comes from.”

Source: U.S. Treasury Ref. Page 28



YOU, the pastor, priest, reverend, bishop or church speak against abortion, homosexuality, adultery, murder, everything except the deceit and destruction of debt bondage that keeps people from leading the life God intended us to. You do not speak out against the money creators control, or the debt they deceitfully produce that's destroying the world God intended for us. Jesus threw the money changers out of the temple because they were deceiving and taking advantage of people. There are many Biblical references about deceit, debt, bondage and freedom. Do they all need to be quoted before you can see this obvious evil and oppose it? Where's the outcry of pastors, priests, reverends, fathers, bishops, other 'spiritual leaders' and **YOU**?



'*Spiritual leaders*' with Radio and or, TV shows and web sites **never** say that America, supposedly founded as a Christian nation, has been put into debt bondage. They call themselves 'men of God', '*spiritual leaders*', a 'bridge' between men and God. Many seem to be living for the 'end times' forgetting that 'no man knows'; that we are to 'stand our ground'; live as God

Commanded until He comes. They act as if they're in an 'end times competition' for the closest prediction. One lady, on her 'Christian Radio' show, said that "America may never come back as the nation we knew it" leaving one to conclude that America doesn't matter as Christ is returning. Yet, He's always returning. Many, like this lady, were not heard resisting sending people to war to be maimed and killed 'standing our ground' to Preserve, Protect and Defend the American and Godly idea of Freedom for ourselves **and others**. Why didn't they stand up and say, "No! No need! Christ is coming." This lady, like so many 'spiritual leaders', maybe you, have never had to shed blood for Freedom like many of your 'brothers' and Christ himself did. On July 11, 2020, for the second time in a few weeks I heard a person on a popular Christian Broadcast talking about the rapture and that soon there would no longer be an America. I ask that person and others who believe that, "Why have you not, and are not discouraging our military from being crippled and killed serving to Preserve, Protect and Defend a nation that would be gone someday anyway?" Where are pastors, priests, reverends, fathers, bishops, other 'spiritual leaders' and **YOU** on debt and bondage?



The Christian's lack of Biblical response against the debt money system has forced the continuing decay of our fiscal and moral fiber. The **Debtonomic** system has enabled 'pay later' loan schemes to deceive Christians, millions of the World directly or indirectly into financial bondage and servitude. Now, no person can live in the world without using the beastly **Debtonomic** system. Each is forced to compete against the other in an impossible struggle for all to make ends meet. You cannot engage in modern commerce nor pay taxes without using the medium of exchange someone was forced into debt to obtain. You can't be out of debt and have money without another being in debt without money. Debt money is forced obligation. You can't be free when forced to perform. You can't serve two masters. Yet, we teach, are taught and believe that involuntary servitude cannot and does not exist in the 'Christian' nation of America, the 'leader of the Free world.' Where are pastors, priests, reverends, fathers, bishops, other 'spiritual leaders' on **Debtonomics**? Where are **YOU**?

Most political leaders, financial counselors, other advisors and modern-day spiritual leaders such as: Pat Robertson, Dr. James Kennedy, Dr. Chuck Swindoll, Dr. Woodrow Krull, Randall Terry, John Ankerberg, the Pope, Dave Ramsey, FISM, (*pick your favorite*); maybe **YOU**, rarely mention the subject of ‘money’ except to ask for it. They tell you how to manage or make your money ‘grow’, never addressing the character of money. On AFR, Oct.16, 2021, Tim Wildmon, said the show was about telling the truth about what’s going on in the world. Yet, his and other similar shows never talk about what we use for money, how it’s created, how a dollar is born or its character. Ostensibly, these people are oblivious to the **REAL PROBLEM** and therefore, can’t see need for a ‘solution.’

I’ve written or emailed the following and others regarding debt bondage with no response or responses asking for money: Kerby Anderson, Brian Fischer. Bishop EW Jackson. Pastor Tony Evans. Father Kosco. Abraham Hamilton III. Rob Pue, *Wisconsin Christian News*. Pastor Jim Garlow, Wesleyan Church, CA. Tony Perkins, Family Research Council. Reverend Danny Jones, GA. Pastor Mark Hitchcock, Faith Bible Church, Edmond, Oklahoma. Pastor Locke, Global Vision Bible Church. Pastor Greg Lundstedt, WA. Alex McFarland, the Addisons. Timothy Masters, Focus on Family. Paul & Emily Massey, ‘*We Would Rather Have Jesus.*’ Andy Woods Ministries. Kenny Evans *Evangelistic Ministries*. FISM, Pastor JD Haas, 1st Congregational Church, Zumbrota, MN. Dr. David Jeremiah, *Turning Point*. *The Remnant Newspaper* Dr. Dobson. Dan Celia. Brannon House/Jim Schneider *VCY America*.



Inaction, by those who may be ‘*in the know*’ about **Debtonomics**, shows them to be what they truly are, cowards, fearful of standing for the truth, or hypocrites or, maybe **YOU** who preaches that believers should not fear. Yet, if these were truly spiritual, they would be ‘*Spirit led*’ or, ‘*by the Spirit*’, paving the way to **LIBERTY**. Jesus spent the little time he had

teaching this fundamental thing—**Liberty**. Where are pastors, priests, reverends, fathers, bishops and other ‘spiritual leaders’ on Liberty? Where are **YOU**?

“While it is day, we must do the works of him who sent me.”

John 9:4

—New International Version

In the old testament, usury was forbidden. One could lend at usury to a foreigner or enemy.



“Unto a stranger thou mayest lend upon usury....”

—Deut: 23:20

However, this permission to exact usury did not constitute a “qualification” of the law against usury, but a measure of wrath to be brought upon lawless ones. In this case, Israel had been commissioned to conquer the lawless inhabitants of Canaan. Usury was permitted in this case because usury had already proven to be a very effective **technique for conquest**. Usury enslaves. Without debt, there could be no usury; no debt to be forgiven. Jesus amplified the principle of usury to deny debt of any kind; owe no man anything.

In **Isaiah 61**, under divine appointment, Jesus demonstrated that a life led by the Spirit liberates the one Spirit led. The message out of the Spirit led was to be that one no longer has to be in bondage of any kind, the Spirit sets one free. The message was: health liberation, positional liberation, debt liberation, prison liberation, etc. Where is the Church on Liberation? Where are **YOU**?

Since ‘**the Switch**’ (pgs. 8-9) from wealth to debt, everything is produced with borrowed money. The cost of money (*interest*) which is never created as money in the lending process must be added to the costs of living. This

non-money debt causes a constant and growing shortage of money or 's-p-r-e-a-d' between the money supply and the total debt. You see this in the rising costs of living, price inflation and loss of purchasing power as it takes more and more money to buy items that haven't changed.



As the 's-p-r-e-a-d' between the money supply and costs widens; it drives the costs of doing business higher and purchasing power lower. This makes it harder and harder for more and more Americans, including you and your church, to make ends meet; harder for business to maintain profit margins. The 's-p-r-e-a-d' contributes to: poor resource utilization and distribution, environmental damage, ever increasing costs of living, wage pressures, growing money shortages, 'short-cuts' in production processes, deceit, corruption, immorality, dependency and other obvious and subtle behavioral changes.

Producing to meet need, has been lost to producing more and more just to get more money to try and meet the constantly growing shortage, to meet rising costs caused by the growing 'spread' and to grow profits. Some refer to this as the '*Growth Imperative*'. It perceives our God-given creation not as something to be enjoyed and cherished but rather a means to the paramount ends of profit-making and capital accumulation. This requires constant product marketing and promotion of lending and borrowing that hopefully will encourage and enable consumption of the excess.

The growing struggle to maintain profits results in other shortcuts during production like: dumping pollutants and toxins into our water and air, low nutrition foods, products of cheaper, less durable materials, planned obsolescence, products presented as necessary upgrades and low wages.

‘Saving’ is a virtuous concept. However, debt money makes ‘saving’ impossible for most. We all cannot borrow and save an interest-bearing debt; debt that grows with time.



Meanwhile, while there is ‘saving’, the total debt continues to grow with not enough money to pay it. The debt is always greater than the supply of **loan principal** and growing. The conscious and subconscious preoccupation with money grows stronger and stronger because of the shortage. The Lord knows! There is no security in debt.



For one to have money with no debt, someone else must have the debt and no money. This is not “..love thy neighbor as thyself”

The shortage and widening ‘s-p-r-e-a-d’ creates growing need for and dependence on social help programs that only ‘special interests’ benefit from. These programs are funded with **loan principal** government borrows, or with existing **loan principal** often referred to as ‘**tax payer dollars**’ that government taxes from the borrowers. The tax is redistributed to special interests who cannot seem to borrow or capture enough **loan principal** on their own. Individuals, businesses and others bring their money shortage ‘problems’ and ‘needs’ to legislators who may try to ‘help’ these many and varied special interests, often with votes in mind. The resulting ‘help’ does not *promote the general Welfare*, solve the overall money shortage nor the other consequences of being forced to use unpayable interest-bearing **loan principal** debt for money. Why? Because moving a shortage of anything around does not solve the shortage. It just moves the shortage from one place to another just as moving a shortage of money around via taxes does not solve a shortage of money.



Meanwhile, the debt continues to grow, pitting citizens, businesses and government agencies against each other (*United We Stand?*) in an ever escalating battle to capture enough **loan principal** to make ends meet.

In 2022, total American public and private debt is near \$100 trillion including the money supply of near \$30 trillion; a '**s-p-r-e-a-d**' of \$70 trillion. Applying the entire money supply (*loan principal*) to the debt would **extinguish** \$30 trillion in debt (*the entire money supply—Ref page 29*) leave no money, \$70 trillion in debt growing with time, and an unshakeable perceived obligation to pay it. Where are other pastors, priests, reverends, fathers, bishops, other '*spiritual leaders*' and **YOU** on debt?

“There should be no poor among you for in the land the Lord your God is giving you to possess as your inheritance he will richly bless you.” Deut 15:4 NIV



God created everything free and clear for all to enjoy. The beast system came along and usurped creation, forcing all to have to struggle to obtain that which was free. Everything under the **beast** system exists for profit or greed. No one is able to participate in the **Debtonomy** without using debt.

It's said that America was divinely inspired based on Biblical principles. Hope and prayer are the recommendations most often heard by Christians and their leaders. Yet, hope and prayer without action, like education, is just entertainment. Hope and prayer without action won't help us form a more perfect union, preserve the American idea of Liberty and Justice for all, nor enable us to live a Godly life.

The Lord showed us that **action** (*his crucifixion*) is the foundational principle of hope and prayer. Yet, **action** is not seen in example after example of hope and prayer. Most prayer asks God to do something—not us!

The Lord's foundational and first example for living that most have missed, especially our Christian leaders, pastors, fathers, popes and preachers, was presented to us in Genesis.

Again. In the beginning, God combined his effort and resources to produce Creation and all thereof. He said it was 'very good'. Lord incurred no debt, mortgage or other obligation. He was Free. By this, He **showed us** and **desired** that we should do the same. Be constructive, good and fruitful. Serve to His glory freely.

***“You, my brothers and sisters,
were called to be free. But do not use your
freedom to indulge the flesh [a]; rather,
serve one another humbly in love.***



***For the entire law is fulfilled in keeping this one
command: Love your neighbor as yourself.
If you bite and devour each other, watch out or you
will be destroyed by each other.”***

Deut. 5:13-15

The problem is that pastors, preachers, reverends, fathers, maybe YOU, have missed or ignored the TRUE gospel, the real good news of liberation of all that pertains to LIFE. The book of Isaiah describes how the work of Christ was one of total liberty.

1. The meek could finally feel unashamed
2. The brokenhearted need not feel hurt
3. Captives in all forms of captivity released
4. Prisoners would be released
5. It would be one of the Lord's favor
6. One of judgement upon evildoers
7. One of comfort towards mourners
8. One of rebuilding and prosperity
9. Foreigners would serve them. etc. etc.

Isaiah 61: 1-6

*"You were bought with a price;
do not become bondservants of men."*

1 Corinthians 7:23, ESV

The behavior and attitude of our spiritual leaders, maybe YOU, and the Church, runs parallel to, never crossing or challenging the debt bondage system, maintaining a co-existence with and a blind eye to it and its effects; enabling and therefore cow cowing to the debt masters and bondage.



Modern, Futurist teaching of Bible prophecy has led most Christians to believe that things are predicted to get worse and worse; that God has ordained it that way; nothing can be done about it except to “wait for the rapture”, (*that isn't going to happen*) has become an easy, acceptable excuse for inaction by most Christians, maybe YOU.

Please learn about, understand, start speaking and spreading the truth that opposes the bondage and destructive consequences resulting from the creation of all money as un-payable interest-bearing loans! Once you do, others will hear, follow your lead and spread the knowledge that will result in the needed change; the change God demands. Where are YOU, other pastors, priests, reverends, fathers, bishops and other ‘*spiritual leaders*’ with debt bondage?



S • M • E • L • S

If we do not reinstate the **principle** of a debt-free medium of exchange, the **Debtonomy** will continue to force us to base every **S**piritual, **M**oral, **E**thical, **L**egal and **S**ocial decision upon this one and only consideration; **can we afford it?**

Bring up the ‘*money problem*’ to most Christian leaders, whether priests, pastors, evangelists, missionaries or para-church leaders and you’ll be met with the excuse that, “*Our ministry is Evangelism and, or, teaching*

Moral Righteousness. We aren't interested in political or economic causes." Translation: (or anything that will help our converts live a righteous life)! Rather than getting a loan and going into debt, these leaders, maybe **YOU**, have no problem asking **rank and file** Christians to make more and bigger contributions so their ministries may continue.

Now, all of our money obligations are payable only in bank created debt obligations. We must try to use one obligation to pay another. There's nothing else to use. Can't pay debt with debt and get rid of the debt. We can only transfer the debt. That's why the debt constantly grows. We're forced to compete against each other in an impossible attempt for everyone to make ends meet. The *'gnashing of teeth'* intensifies! You can't engage in commerce without using that which you or someone else was forced into debt to obtain. You can't get out of debt and have money without keeping your brother in debt. Debt obligates one to perform. You can't be free while in debt bondage. One cannot serve two masters. Yet, we're taught to believe that slavery or involuntary servitude cannot and does not exist in the 'Christian' nation of America.

Christians have a moral obligation to personal and governmental financial stewardship even while being deceived. It's time that we recognize and admit to the deception, confess our sins relative to the national debt money system, its bondage and destruction and begin to make things honest and right in our national and personal finances.

"*God wants money serving us; not us serving money*", is a true statement. However, even today, **if** every Christian in America could straighten out all of his personal finances, he would still be unable to control his money. The money would still be controlling him. Today, all money is borrowed. **Contrary to our past**, money is not **OWNED**. It is **OWED**. We are **DEBT SLAVES**. Yet, we can become **FREE** again as was intended

“ the borrower is servant to the lender”,

—Prov. 22:7

Perhaps, if God were to speak directly to America today, His message might sound very similar to the following paraphrase:

“Hear the word of the Lord, ye Christians of America: for the Lord hath a controversy with the inhabitants of the land because there is no truth, nor mercy, nor knowledge of God (concerning usury) in the land.



By stealing,

(interest/usury is stealing by extortion)

therefore shall the land mourn and everyone that dwelleth therein shall languish,...Therefore shalt thou fall in the day, and the preachers also shall fall with thee...My people are destroyed for the lack of knowledge, I will also reject thee seeing thou hast forgotten the law of thy God...

As they were increased, (our great National growth)

so they sinned against me:

therefore will I change their glory into shame...

I will punish them for their ways...”

—Hosea 4:1-9

This is what God is trying to tell American Christians and you today. This is why God allows our land to be torn and smitten. The revival and renewal we long for will not come; indeed it cannot come, until we confess and forsake the abominable debt money system which has a stranglehold on our Christian way of life and our beloved America.

*“We have allowed the perverters
to remove the ancient landmarks.”*

Prov. 22:28.

We must restore the landmarks now or suffer our continuing fiscal, economic, moral decay, rush to self destruction and unfulfillment of God’s command to be fruitful.



In 1792, our forefathers, through the Constitution, established a money system based upon the principles of wealth and ownership. It did not make debt mandatory. Gradually, over 141 years, the perverters destroyed it and supplanted it with a debt-bondage system that will totally destroy us if we don’t act soon to transition to the **principle** of a debt-free wealth money system.

Many hearts ‘bleed’ for our beloved country, its sleeping Christians and Church. Please do not ignore this message about a money system that pits one against another and forces us to live and treat each other in a morally destructive, unjust, contentious and unGodly manner. We humbly, tearfully, beg you to seek God’s truth in these matters and then speak out!

God has placed **YOU**, the priest, pastor, father, reverend in a position to be able to do much about the debt bondage money system through words. God wants the **Debtonomy** destroyed and replaced with a wealth money system which will enable us to realize that God has provided us with all we need to live according to His law. Prayerfully, please, heed His call. **YOU**, the priest, pastor, father, reverend and all Christian ‘leaders’, must once again teach the truth and show the way! You must speak out against debt bondage and the destructive, deceitful debt money system.

Except for introducing families to Jesus Christ, destroying the ‘**Debtonomy**’ and returning to a National, American monetary system based upon God’s **principles** of justice; no debt, usury or bondage, would

do more than anything else to enable families to live a free Christian life.

Christian leaders like you, and therefore, your followers, have exhibited a great lack of awareness, knowledge, understanding and leadership regarding **Debtonomics** and God's laws of bondage and usury. Your readiness to repent and speak out against usury would indicate repentive hearts. 'Leaders' inclined to sin by not preaching about our debt money system indicates either an ignorance of, or an indifference to God's laws of bondage, debt, usury, honesty and justice.

Christian leaders have learned and accepted the pagan ways of Babylon; the concept of social control and imperialism that rests upon usury. In addition to ignoring and or teaching erroneously about what the Bible teaches against debt and the confiscatory, extortive nature of usury, many Christians have promoted the fallacy that 'money grows.' They urge others to invest in financial, interest-bearing instruments and to establish investment portfolios for themselves and their churches so to 'grow' the money God has 'blessed' them with. This in direct contradiction of what the Bible states about debt and usury.



Churches have accepted usury under the present context which promises that usury can be supported without social upheaval, and welcomed it as progress. However, that has led to an acceptance by others of a simple, self-serving, short-term grasp for monetary riches, while deferring the increasing social upheaval, which each future generation must fall victim to. This has contributed greatly to the development of a dog-eat-dog society in which most have given up the Lord God for the god of finance and corporate living while cloaking itself in a facade of caring about: honesty, equality, justice, our children and undefined 'family values'. More frequently our children are referred to as 'investments'. Lack of guidance and direction by **YOU** and other church leaders about usury and its destructive nature have weakened the people's faith and turned them away from living out the golden rule (*do unto others as you would have them do for you*) to the selfish pursuit of short-term gratification.

YOU and other Christian leaders need to learn God's law of Freedom, preach it to their parishes and read it to people.

...from early morning until midday

—Neh. 8:3

Modern Evangelicalism does not like to be asked to perform. The supposed present age of 'grace' is too typically seen to be an end rather than a means. It's seldom realized that God's 'grace' is not only for Redemption but also to empower the redeemed unto good works. Grace leads somewhere. It's not static. It leads the redeemed to the same place it leads one who reads this:

“For by grace you have been saved through faith, and that not of yourselves, it is the gift of God; not as a result of works, that no one should boast.

*For we are His workmanship,
created in Christ Jesus for good works,
which God prepared beforehand
that we should walk in them.”*

—Eph.2:8-10

If modern Christian leaders like YOU will not do His good works but continue to turn a blind eye to and condone debt bondage against God's law, then YOU and other leaders should not suppose that they will escape His discipline. Apostle Paul said,

*“I am debtor both to the Greeks,
and to the Barbarians;
both to the wise, and to the unwise..”*

-Roman's 1



For his behavior, **Paul** was blinded by God. He had no food or water for 3 days. When God restored Paul's sight, Paul considered himself set free; obligated only to serve humanity for one purpose; that society might come to accept Christ. The only debt Paul had was one of responsibility to see all humanity redeemed by Christ. Redeemed! That's why Paul said, "*owe no man anything*"; nothing but a debt of love. Why? Love grows! Love is the currency of God's eternal order. If people expressed love there would be no need for money. How so? God owns and created everything as a gift to humanity; enough resources to go around that are fruitful and multiply when we tend them. Be fruitful and multiply did not mean only to increase people but to increase all that God made to be eternally and naturally reproductive. Through Creation, God showed us fruitfulness and multiplication. Love seeks the good of the other. There's no need to charge for something one doesn't own. The only debt we are to have is a debt of service to love our fellow man. If we are in debt for anything else; if we allow debt; we cannot serve nor love our fellow man.

“Owe no man any thing, but to love one another: for he that loveth another hath fulfilled the law .” Romans 13:8



“Debt forgiveness in Lord’s prayer” Matt 6:12

“Lend Freely” Luke 6:35

‘Lending freely’ with no expectation of repayment is *‘giving.’* The revival and renewal we long for will not come. Indeed, it cannot come until we confront, confess and forsake the abominable debt bondage money system which has a strangle-hold on our Christian way of life and our beloved America.

The next time **YOU** stand in the pulpit, will **YOU** tell of the debt God’s children are needlessly being forced to live under? Will **YOU** tell of the debt that must constantly grow and can never be paid? Will **YOU** explain that a **Debtonomy** will make most work harder and longer as they

get older to be rewarded with a constantly lowering standard of living, **S**piritual, **M**oral, **E**thical, **L**egal and **S**ocial decay? Will **YOU** tell of the increasing tyranny they will suffer under ‘*authorities*’ who administer and maintain the **Debtonomy**? Will **YOU** promote the transition we must make to have the opportunity to live the way God intended us to? Or, will **YOU** evade the topic; making the subject of your sermon something entirely different; a worn out topic, wrapped in a different garment, disguised as something new, presented as a most pressing and important issue that if addressed would make a critical difference? Will priests, pastors, fathers, reverends, the Church and **YOU** tell of the **Debtonomy**?

“Join in following my example, brothers and sisters, and just as you have us as a model, keep your eyes on those who live as we do. For, as I have often told you before and now tell you again even with tears, many live as enemies of the cross of Christ.”

-Philippians 3:17-20

*“The Spirit of the Lord is on me.....
to set the oppressed free”*

-Luke 4:18



Imagine there is no money and that all money will be created as a loan. **YOU** put up collateral and borrow the first \$100 at 1% annually. **YOU** are now in debt bondage; obligated to perform according to the terms of the money creator, another man. In one year, your \$100 loan **principal** payment will be due plus \$1. As soon as **YOU** received the \$100, it immediately lost purchasing power as it is required to pay \$101. If **YOU** are successful at recovering the original \$100 by its due date, where will **YOU** get the additional \$1 for the interest debt?



DEPARTMENT OF THE TREASURY
WASHINGTON

June 4, 1993

Mr. G. K. Soderberg
2410 4th Drive, SW
Austin, MN 55912-2866

Dear Mr. Soderberg:

This is in response to your letter to me of May 30, 1993. In your letter, you raised several questions concerning the money of the United States.

United States notes are not being issued by the United States Government. I believe that, if and when the United States Government decides to issue United States notes, it will notify the public as to how they can be obtained.

The answer to your second question ("If all money is created as a loan or principal, where does the money come from to pay interest on the borrowed money?") is that such money comes from the same source that all other money comes from.

The statement "debts in the U.S. are normally measured in dollars" does not mean that if there were no debt there would be no dollars.

I hope that this information is useful to you.

Sincerely,

Russell L. Munk
Russell L. Munk
Assistant General Counsel
(International Affairs)

Yes! The interest must be borrowed too. It's created as a loan of **principal** to someone else. Yet, every new loan has a cost of interest requiring another loan. If someone else does not go into debt to create money, there is no way **YOU** can make good on your loan. You'll be in default and lose any property or other collateral required by the terms of the loan.



DEPARTMENT OF THE TREASURY
WASHINGTON, D.C. 20220

May 10, 1996

Mr. J. Drew Foster
c/o 41 Manners Road
Ringoos, New Jersey

Dear Mr. Foster:

It is important to remember that the value of all assets in the economy vastly exceeds the value of the money supply. The value of the money supply, however, exceeds the value of the economic transactions that are occurring at any given time. These economic transactions include the purchase of goods and services, as well as the repayment of loans and the payment of interest. Thus, the money that one borrower uses to pay interest on a loan has been created somewhere else in the economy by another loan.

CRS Report for Congress

Money and Near-Monies: A Primer

John B. Henderson
Senior Specialist in Price Economics

CRS-29

financial system is permitted to create. Within that limit, it is the private banking institutions that are overwhelmingly the creators of money.

Money is created when loans are issued and debts incurred; money is extinguished when loans are repaid. A loan from a bank creates a deposit which the borrower may draw upon for the payment of obligations; the payee is the new holder of the new money. Some existing money in circulation must be acquired by the borrower to repay the capital of the loan; when that is returned to the bank it is withdrawn from circulation.

*“Woe unto them that call evil good
and good evil; that put darkness for light,
and light for darkness; that put bitter for sweet,
and sweet for bitter!”*

-Isaiah. 5:20.

After all, our economic pursuits boil down to capturing someone else's **loan principal** debt. The paychecks and profits we work to earn, acquire and save are simply another brother's **loan principal**; money that only exists by him being in debt. We compete for that debt. That is why 'higher education' is pushed, emphasized and marketed as a way to increase one's competitive ability to capture more **loan principal**, more **evidence of debt**; that which we have been conditioned to call 'wealth'. We're constantly encouraged to be more and more competitive, to produce more with less, as if, contrary to observable fact, 'efficiency' will make the **Debtonomy** work. This absurd teaching can only lead to the logical conclusion that eventually, we will be able to produce everything with nothing!

Money and debt were once separate things. Since Congress wrongfully and unlawfully allowed America's money to be switched from an **evidence of wealth** to an **evidence of debt**; there is only debt. No debt. No money. Money 'created' when 'borrowed' is 'uncreated' when 'repaid'. Yet, it's encouraged and generally accepted that we should 'get out of debt.' We have no permanent money system only permanent and growing debt. Economists, those walking encyclopedias of undigested misinformation, have convinced themselves and many more that there must be debt for money to exist. What's been done to our minds, our lives and Creation is clearly evident when one surveys the landscape.

Debt money is enabled and appreciated most by takers and fearful ones who do not believe in God's promise of eternal life.

*“Woe unto them that decree unrighteous decrees, and
that write grievousness which they have prescribed;
To turn aside the needy from judgment, and to take
away the right from the poor of my people, that
widows may be their prey, and that
they may rob the fatherless!
And what will ye do in the day of visitation and
in desolation which shall come from far?
To whom will ye flee for help?
And where will you leave your glory?
Without me they shall bow down under the
prisoners, and they shall fall under the slain.
For all this his anger is not turned away,
but his hand is outstretched still.”*

-Isiah 10:1-4

Debt is an unrighteous decree. No one has a right to force another into debt or **Involuntary Servitude** via deceit or other means; period! If everyone had to be in debt to you for money to exist, **what would be your limitations?**

“Rescue those being led away to death; hold back those staggering toward slaughter. If you say, ‘But we knew nothing about this,’ does not He who weighs the heart perceive it? Does not He who guards your life know it? Will he not repay everyone according to what they have done?”

-Prov. 24:11-12

This applies to debt because death can be physical, spiritual, moral or other. Jesus rescued mankind to redeem them from death. It is **OUR** obligation and **YOURS** to rescue the ignorant headed for destruction. God will not accept **OUR** excuses nor **YOURS**. The word ‘rescue’ was a command to deliver, a word of action. ‘Rescue’ **did not** mean pray, wish, or long for.

Again, hope and prayer are most often suggested by Christians and their leaders. Yet, hope and **prayer without action**, like education, is **just entertainment**; a pacifier. Hope and prayer without action won’t bring the desired result. God could do all that’s prayed for. But, God works through **His** people. He wants to know if the Church, pastors, reverends, fathers, priests, bishops, other Christians and **YOU** desire enough to bring results to fruition. He sees your desire or lack of it by your action or inaction.

“Whoever turns a sinner from the error of their way will save them from death and cover over a multitude of sins.”

-James 5:20

Now. Will you reverend, pastor, priest, bishop, father or other spiritual leader speak and spread the truth of our current debt bondage.

Will you suggest that there is a better road? From this day forward, knowing the truth, will you be tending, or pretending the garden? If your inaction will lean on the reasoning that we must accept this bondage and deceit because of original sin and that it's a fallen world; then you must believe that God placed Adam in the garden telling him that, "You will work and sweat to experience a constantly diminishing quality of life, shortages of everything, contention, and questions with no answers, sickness with no cures. You and others will not be free but rather in a constant state of growing bondage that pits one against the other from which there is no escape. This so you might trade that which you multiply through fruitful effort. The strain of this bondage to principles conflicting with mine will take first priority in your existence placing me to the contrary and far behind. You'll have no eternal life of fullness, joy and peace but life that travels the road of terror, suffering and destruction to life's end." Where are YOU?

"I solemnly charge you.....preach the message, be ready whether it is convenient or not, reprove, rebuke, exhort with complete patience and instruction....You, however, be self-controlled in all things, endure hardship, do an evangelist's work, fulfill your ministry."

Timothy 4:1-5

Shortages of money are entirely man-made; deliberately maintained by a few people through the creation of debt in order to gain control over many. Money created under the correct principle is money that is valuable, friendly and just. It represents the result of raw resources we've combined with our time, talents and labor and that which we produce and OWN. It's money that can be saved, maintaining its value for another day when it will circulate as a convenient medium of exchange facilitating transactions between people without debt, deceit or bondage. A medium that serves a Free people.

The **Preamble** to Our Constitution states that we intended to “*form a more perfect union.*” and to “*promote the general Welfare*” It gives **Congress** authority to “*coin money*” and “*establish post offices and post roads.*”

We must restore the **principle** of free coinage. Our U.S. Treasury as per **Art. 1, Sec. 8** of our Constitution should create and **Spend NOT Lend** the new money into circulation as a **debt-free payment, earned** by the citizenry representing their time, labor and materials in the production of that which everyone needs and benefits from mutually, Public Roads and Bridges. This in lieu of taxation or borrowing. The new money is an evidence of our production, what we **OWN** and the Wealth of our Garden.

Make it known that the legislative solution to do this is in bill form and titled the **American Transportation Act**. It consists of just **5** pages and **14** sections in easy-to-read common language. The **ATA** will transition us from the bondage and injustices of a debt money system to a free, just, debt free money system in about four years. Read, print or download a copy at www.debtfreemoney.org

Debt bondage is repugnant to **the Lord's virtues and commands**. **YOU**, the pastor, priest, reverend, bishop or father now know the truth that has been revealed to you herein. Now you must follow the example Jesus showed us when He walked the Earth. Tell your congregation that we must restore a debt-free medium of exchange. No matter how difficult it was for Jesus to speak the truth; He did. No matter how challenging or lonely the road; He walked the straight way, continuing his mission to prove the **truth** of salvation and eternal life. He did not die on the cross so that we might have a better ‘*after life*’. He died so that we might have a better life ‘*thereafter*.’



“There is a Better Life after Debt”

Where are the pastors, priests, reverends, bishops and fathers
on a better life here after?

Where are **YOU**?



.....thank you for walking with us, May your presence bring impact to this appeal for help, thereby moving spiritual leaders and the Church to address and spread the truth of that which has been presented to them here that will result in change that glorifies You, that your people may be freed from debt bondage, not destroyed for lack of this knowledge.”

AMEN!

4

The debt and consumer lifestyle also has created the demand for abortions. In America, more than 55 million children killed because they are an inconvenience to the modern lifestyle. The literal sacrificial death of the children for the sake of the debt induced endless pleasure and leisure lifestyle.

The endless growth model that endless debt and interest payments require also means that planet earth must be asset stripped to extract as much tangible wealth as possible and put back as little as possible. That means the destruction of the Amazon Forest, the stripping of the oceans of fish until whole species are eliminated, the destruction of wildlife habit, the destruction of water and ecosystems for more shopping malls and parking lots.

There is no future for either the children or planet earth, the current mad eco-system. Two generations will have destroyed not only their own retirements and old age but the future of their children and the sustainability of planet earth.

The god of Mammon is a terrible task master that has demanded the sacrifice of the future of our children and families for the passing pleasures of endless consumer something out of nothing. A terrible judgement from God and reality awaits this generation and is now evident as nations, corporations and families crumble under the unpayable burden of endless debt creation.

For those of us tasked by God to bring salvation to a lost and dying world, we need to understand that there are not just souls to be saved but nations that need healing, an earth that needs restoring and a new world economy designed for true wealth creation according to God's eternal economic principles.

Author- Unsourced

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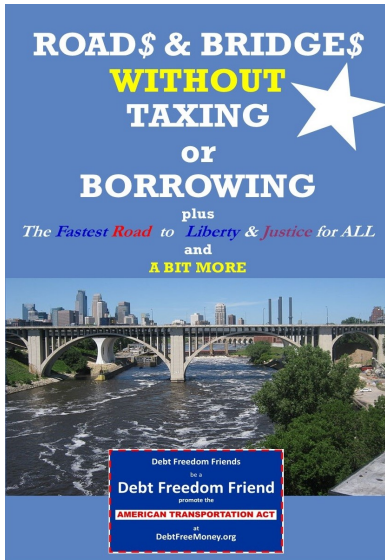
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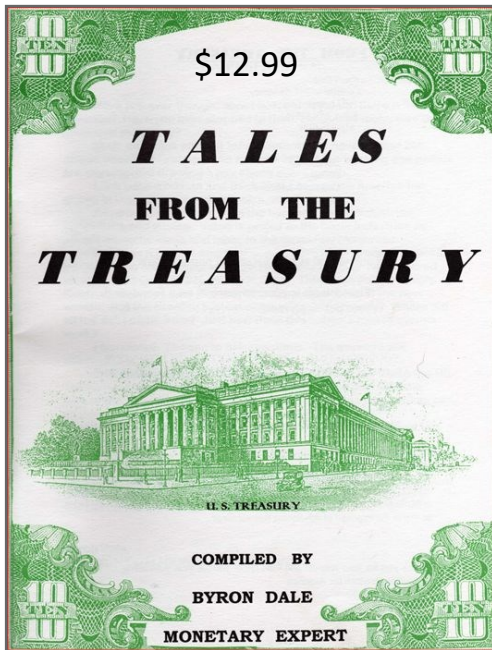
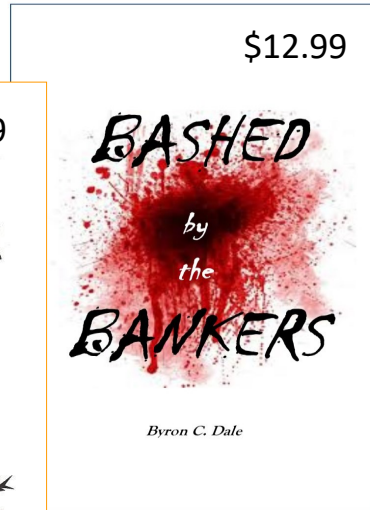
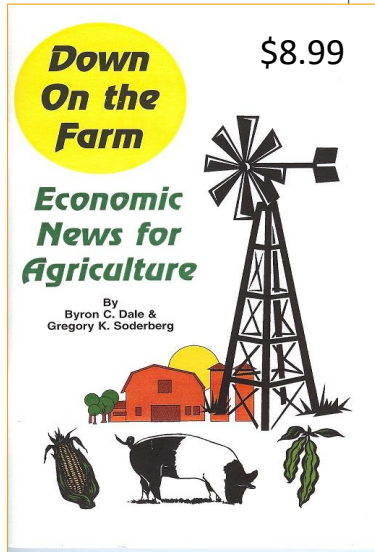
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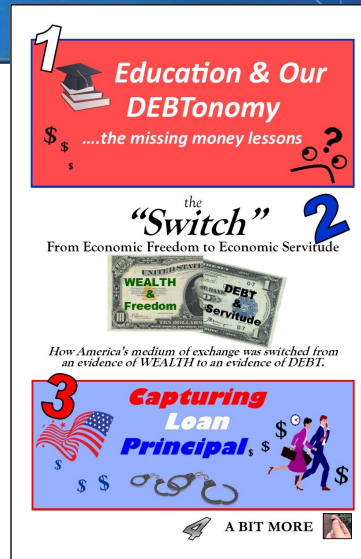
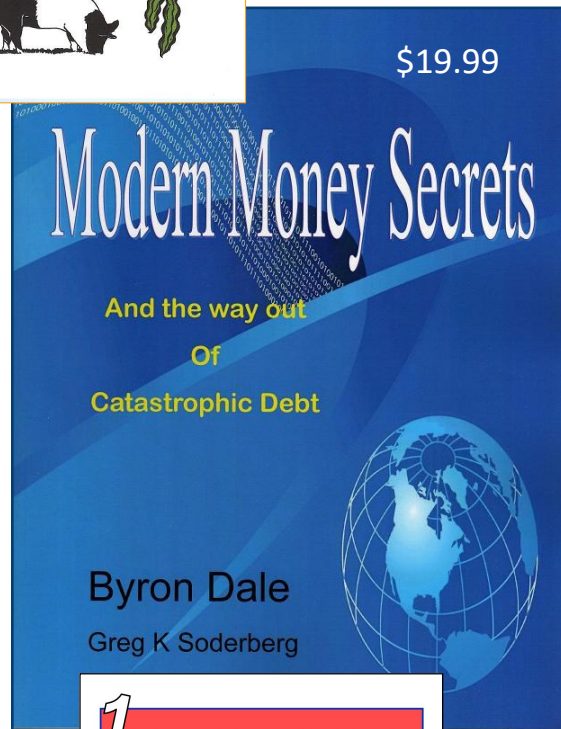
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WHEN WILL AMERICANS DEFEND THE LIVES OF THEIR CHILDREN



How much longer will Americans allow themselves and their children to be financially and politically manipulated and cheated of the potential fruitfulness of life by the money creators?



Why do Americans who idolize their children, appear to be unwilling or lack the courage to rescue them from immoral and destructive economic forces? Only deception (or cowardness) could cause such lack of action.

—Gertrude M. Coogan, *The Money Creators*, Page 245
—or cowardness, added by, Gregory K. Soderberg

www.debtfreemoney.org